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CARLA PAGLIA

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

CARLA PAGLIA,  
Plaintiff,  
vs.

UNITED RECEIVABLES GROUP,  
LLC,  
Defendant(s).

Case No.: 2:17-cv-2184

**COMPLAINT AND DEMAND FOR  
JURY TRIAL FOR:**

**1. VIOLATIONS OF  
THE FAIR DEBT COLLECTION  
PRACTICES ACT [15 U.S.C. §  
1692]**

**INTRODUCTION**

1. CARLA PAGLIA (Plaintiff) brings this action to secure redress from UNITED RECEIVABLES GROUP, LLC (Defendant) for violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692.

**JURISDICTION AND VENUE**

1           2.     Jurisdiction in this Court is proper pursuant to 28 U.S.C. § 1331 as  
2 Plaintiff's claims arise under the laws of the United States.

3           3.     Venue is proper in this District pursuant to 28 U.S.C. § 1391 because  
4 the acts and transactions alleged in this Complaint originated here as Plaintiff is  
5 located here and Defendant transacts business here.

6                               **PARTIES**

7           4.     Plaintiff is an individual, residing in Los Angeles County, California.  
8 Plaintiff is a natural person from whom a debt collector seeks to collect a consumer  
9 debt which is due and owing or alleged to be due and owing.

10          5.     Defendant is a limited partnership engaged in the business of  
11 collecting debts in this state and in several other states, with its principal place of  
12 business located in South Carolina. The principal purpose of Defendant is the  
13 collection of debts in this state and several other states, and Defendant regularly  
14 attempts to collect debts alleged to be due another.

15          6.     Defendant is engaged in the collection of debts from consumers using  
16 the mail and telephone. Defendant regularly attempts to collect debts alleged to  
17 be due another and Defendant is a "debt collector" as defined by the FDCPA.

18                               **FACTUAL ALLEGATIONS**

19          7.     Within one year prior to the filing of this action, Defendant contacted  
20 Plaintiff to collect money, property or their equivalent, due or owing or alleged to  
21 be due or owing from a natural person by reason of a consumer credit transaction  
22 and/or "consumer debt."

23          8.     At all times relevant to this action, Defendant owned, operated and/or  
24 controlled telephone number (866) 305-6975. At all times relevant to this action,  
25 Defendant called Plaintiff from, but not limited to, the forgoing telephone number  
26 for the purpose of collecting the alleged debt.  
27  
28

1           9.     Within one year prior to the filing of this action, Defendant regularly  
2 and repeatedly called Plaintiff at Plaintiff's telephone numbers ending in 3827 and  
3 0153.

4           10.    During the past one (1) year, Defendant has called Plaintiff scores of  
5 times, often calling on a daily basis and multiple times a day.

6           11.    Defendant would often call both telephone numbers of Plaintiff in  
7 succession after being unsuccessful in reaching Plaintiff on one number.

8           12.    Plaintiff never provided Defendant with her numbers and believes that  
9 Defendant obtained these numbers via skip tracing.

10          13.    Plaintiff became annoyed at the frequency of calls and believes that  
11 the purpose being such call frequency was to abuse or harass Plaintiff into paying  
12 Defendant for the alleged debt owed.

13          14.    As a result, Defendant caused Plaintiff's telephone to ring repeatedly  
14 and continuously to annoy Plaintiff as Defendant.

15          15.    As a result, Defendant called and attempted to communicate with  
16 Plaintiff with such frequency as to be unreasonable under the circumstances and to  
17 constitute harassment.

18  
19                               **FIRST CAUSE OF ACTION**

20                   **(Violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692)**

21          16.    Plaintiff incorporates by reference all of the above paragraphs of this  
22 Complaint as though fully stated herein.

23          17.    Defendant violated the FDCPA. Defendant's violations include, but  
24 are not limited to the following:

25               (a)   Defendant violated §1692d by engaging in conduct the natural  
26 consequence is the abuse, annoyance or harassment of Plaintiff;  
27  
28

1 (b) Defendant violated §1692d(5) by causing a telephone to ring or  
2 engaging any person in telephone conversation repeatedly or continuously with  
3 intent to annoy, abuse, or harass any person at the called number;

4 18. Defendant's acts, as described above, were done intentionally with the  
5 purpose of coercing Plaintiff to pay the alleged debt.

6 19. As a result of the foregoing violations of the FDCPA, Defendant is  
7 liable to Plaintiff for actual damages, statutory damages, and attorney's fees and  
8 costs, and, such other and further relief as the Court deems proper.

9  
10 **PRAYER FOR RELIEF**

11 WHEREFORE, Plaintiff respectfully requests that judgment be entered  
12 against Defendant for the following:

13 (a) Actual damages pursuant to statute(s), in amounts to be determined  
14 at trial and for Plaintiff.

15 (b) Statutory damages pursuant to statute(s);

16 (c) Punitive damages pursuant to statute;

17 (d) Costs and reasonable attorney's fees pursuant to statute(s);  
18 and

19 (e) For such other and further relief as the Court may deem just and  
20 proper.

21  
22  
23 **DEMAND FOR JURY TRIAL**

24 Please take notice that Plaintiff demands a trial by jury in this action.  
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26  
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Dated: March 21, 2017

RESPECTFULLY SUBMITTED,  
**MARTIN & BONTRAGER, APC**

By: /s/ Nicholas J. Bontrager

Nicholas J. Bontrager  
*Attorney for Plaintiff*